

DECLARATION AND POWER OF ATTORNEY

As a below-named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled Mortgage Financing System, a copy of which

() is attached hereto.

(X) was filed on June 18, 2003 as PCT International Application Number PCT/US03/19093.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)

Priority

Claimed

60/389,831	United States	19 June 2002	(X) ()
(Number)	(Country)	Day/Month/Year Filed	Yes No
PCT/US03/19093	PCT	18 June 2003	(X) ()
(Number)	(Country)	(Day/Month/Year Filed)	Yes No
			() ()
(Number)	(Country)	(Day/Month/Year Filed)	Yes No

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I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

<u>60/389,331</u>	<u>19 June 2002</u>	<u>Abandoned</u>
(Application Serial No.)	(Filing Date)	(Status) (Patented, Pending, Abandoned)

Pending and will issue to
U.S. Patent _____

<u>PCT/US03/19093</u>	<u>18 June 2003</u>	<u>Pending</u>
(Application Serial No.)	(Filing Date)	(Status) (Patented, Pending, Abandoned)

_____	_____	_____
(Application Serial No.)	(Filing Date)	(Status) (Patented, Pending, Abandoned)

I hereby appoint the following attorney(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, with full power of substitution and revocation:

David M. Ostfeld, Registration No. 27,827

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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120 Full name of sole or first inventor Evelyn Nichols

Inventor's Signature *Evelyn Nichols*

Date 12-20-04

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Full name of second joint inventor _____

Second Inventor's Signature _____

Date _____

Residence _____

Citizenship _____

Post Office Address _____

Full name of third joint inventor _____

Third Inventor's Signature _____

Date _____

Residence _____

Citizenship _____

Post Office Address _____

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